# Mahatma Jyotiba Phule Shetkari Karjmukti Yojana 2026: ₹2 Lakh Farm Loan Waiver

## What is Mahatma Jyotiba Phule Shetkari Karjmukti Yojana?

**Mahatma Jyotiba Phule Shetkari Karjmukti Yojana** (MJPSKY) is a farmer welfare scheme launched by the Maharashtra Government to provide relief from agricultural debt. Under the scheme, eligible farmers receive a crop loan waiver of up to **₹2 lakh**, helping reduce their financial burden and improve agricultural sustainability.

## Key Benefits

- Crop loan waiver of up to **₹2 lakh** for eligible farmers.
- Financial relief for small and marginal farmers.
- Encourages timely repayment of agricultural loans.
- Eligible regular loan repayers may receive an incentive of up to **₹50,000**, subject to government rules.

## Eligibility Criteria

- Applicant must be a permanent resident of Maharashtra.
- Must be an eligible farmer with a qualifying crop loan.
- The loan should satisfy the scheme's prescribed conditions and cut-off dates.
- Aadhaar and bank account details should be linked for verification and benefit transfer.

## Required Documents

- Aadhaar Card
- Farmer Identity Proof
- Bank Passbook
- Crop Loan Account Details
- Land Records (7/12 Extract or equivalent)
- Mobile Number
- Passport-size Photograph

## How to Check Status or Avail Benefits?

1. Visit the official MJPSKY portal.
2. Verify your eligibility or beneficiary status.
3. Complete Aadhaar authentication if required.
4. Submit any pending documents requested by the concerned authority.

5. After verification, the loan waiver or incentive amount is processed as per the scheme guidelines.

# Conclusion

Mahatma Jyotiba Phule Shetkari Karjmukti Yojana 2026 continues to provide significant financial relief to eligible farmers in Maharashtra. By offering crop loan waivers and incentives for regular repayment, the scheme aims to strengthen the agricultural sector and improve farmers' financial stability.